

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Janice Lynn Cutter
 Debtor

Case No. 19-12755-pmm
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: Randi
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db +Janice Lynn Cutter, 471 Rutt Road, Bangor, PA 18013-9609
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14316424 +Capital Bank USA, C/O Hayt Hayt & Landau LLC, Meridian Center 1, 2 Industrial Way,
 Eatontown, NJ 07724-2279
 14316426 Debtor's Son, Franklin Hill Road, Bangor, PA 18013
 14331892 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
 c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100,
 Boca Raton, FL 33487-2853
 14334946 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,
 Addison, Texas 75001-9013
 14340365 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
 14344428 WELLS FARGO BANK, N.A., C/o Thomas Song, Esq., 1617 JFK Boulevard, Suite 1400,
 One Penn Center Plaza, Philadelphia, PA 19103

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jun 23 2020 08:23:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE@state.pa.us Jun 23 2020 05:08:02
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 23 2020 05:09:43 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14324768 +EDI: AIS.COM Jun 23 2020 08:23:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
 Oklahoma City, OK 73118-7901
 14345534 EDI: BL-BECKET.COM Jun 23 2020 08:23:00 Capital One, N.A., c/o Becket and Lee LLP,
 PO Box 3001, Malvern PA 19355-0701
 14316427 EDI: DISCOVER.COM Jun 23 2020 08:23:00 Discover Fincl Svc LLC, PO BOX 15316,
 Wilmington, DE 19850
 14342800 EDI: DISCOVER.COM Jun 23 2020 08:23:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 14316425 EDI: JPMORGANCHASE Jun 23 2020 08:23:00 Chase Card, PO Box 15298, Wilmington, DE 19850
 14316428 +E-mail/Text: bncnotices@becket-lee.com Jun 23 2020 05:07:36 Kohls Department Store,
 PO BOX 3115, Milwaukee, WI 53201-3115
 14316430 EDI: PRA.COM Jun 23 2020 08:23:00 Portfolio Recovery Associates,
 120 Corporate Blvd., Suite 100, Norfolk, VA 23502
 14353441 EDI: PRA.COM Jun 23 2020 08:23:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 14345510 +E-mail/Text: bankruptcynotices@psecu.com Jun 23 2020 05:10:56 PSECU, PO BOX 67013,
 HARRISBURG, PA 17106-7013
 14316429 +E-mail/Text: bankruptcynotices@psecu.com Jun 23 2020 05:10:56 Pennsylvania ST EMP CU,
 PO BOX 67013, Harrisburg, PA 17106-7013
 14316431 EDI: RMSC.COM Jun 23 2020 08:23:00 SYNCEB/JCPenny, PO Box 965007, Orlando, FL 32896-5007
 14316432 +EDI: RMSC.COM Jun 23 2020 08:23:00 SYNCEB/Sams Club, PO Box 965005,
 Orlando, FL 32896-5005
 14351257 +E-mail/Text: bncmail@w-legal.com Jun 23 2020 05:09:32 SYNCHRONY BANK,
 c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
 14318010 +EDI: RMSC.COM Jun 23 2020 08:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 14316434 EDI: TFSR.COM Jun 23 2020 08:23:00 Toyota Motor Credit Corp, 5005 N River Blvd NE,
 Cedar Rapids, IA 52411
 14316433 EDI: CITICORP.COM Jun 23 2020 08:23:00 The Home Depot/ CBNA, PO BOX 6497,
 Sioux Falls, SD 57117-6497
 14316435 +EDI: WFFC.COM Jun 23 2020 08:23:00 Wells Fargo Bank PCM, PO BOX 94435,
 Albuquerque, NM 87199-4435
 14324452 EDI: WFFC.COM Jun 23 2020 08:23:00 Wells Fargo Bank, N.A., Wells Fargo Card Services,
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
 14321859 +EDI: WFFC.COM Jun 23 2020 08:23:00 Wells Fargo Bank, N.A., 435 Ford Road, Suite 300,
 St. Louis Park, MN 55426-4938
 14344357 EDI: WFFC.COM Jun 23 2020 08:23:00 Wells Fargo Bank, N.A., Default Document Processing,
 MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
 14316436 +EDI: WFFC.COM Jun 23 2020 08:23:00 Wells Fargo Card Service, Credit Bureau Resolution,
 PO BOX 14517, Des Moines, IA 50306-3517
 14316437 +EDI: WFFC.COM Jun 23 2020 08:23:00 Wells Fargo Home Mortgage, PO BOX 10335,
 Des Moines, IA 50306-0335

TOTAL: 25

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

CHARLES LAPUTKA on behalf of Debtor Janice Lynn Cutter claputka@laputkalaw.com,
jen@laputkalaw.com;milda@laputkalaw.com;bkeil@laputkalaw.com
JEROME B. BLANK on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
KEVIN G. MCDONALD on behalf of Creditor Toyota Motor Credit Corporation
bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
ROLANDO RAMOS-CARDONA on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ecfmail@readingchl3.com
SCOTT F. WATERMAN (Chapter 13) on behalf of Trustee SCOTT F. WATERMAN (Chapter 13)
ECFMail@ReadingCh13.com
THOMAS YOUNG, HAE SONG on behalf of Creditor WELLS FARGO BANK, N.A. paeb@fedphe.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

Information to identify the case:

Debtor 1	<u>Janice Lynn Cutter</u>	Social Security number or ITIN	xxx-xx-4396
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-12755-pmm			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Janice Lynn Cutter

6/22/20

By the court: Patricia M. Mayer
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.